of the provision of Foreign Exchange Regulation Act, (FERA) 1973 and for further appropriate action as warranted under the Act. Action can also be initiated under the Foreign Trade (Development & Regulation) Act, 1992 by debarring the party from exporting or importing any good except under a special licence.

Village Group Insurance Policy

2544. SHRI K.M. KHAN: Will the Minister of FINANCE be pleased to state:

(a) whether some States and Territories have implemented village group Insurance Policy for people between 20—60 age group living below the poverty line;

(b) if so, the details of the scheme State and Union Territorrywise;

(c) whether Government propose to implement the said scheme in Andhra Pradesh; and

(d) if so, the details thereof and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHANAN): (a) to (d) Rural Group Life Insurance Scheme (RGLIS) was introduced by the Life Insurance Corporation of India (LIC) on 15.8.1995. The scheme provides for an insurance cover of Rs. 5,000/-. The age of entry is between 20 to 50 years. The annual premium payable is Rs. 60 per annum per person below 40 years of age and Rs. 70 per annum per person for those who are above 40 years. The insurance cover ceases to the member on attaining the age of 60 years. In the case of one member in a below poverty line family the premium payable will be on 50% the other 50% being subsidised by the Central and State Governments in equal proportion The list of 19 State Governments and Union Territories which have -notified the scheme is enclosed. In the statement *(See* below) Andhra Pradesh is one of the State Governments which notified the scheme. Total number of lives covered under the scheme in Andhra Pradesh is 1155 for the period 15.8.1995 to 14.8.1996; 20506 for the period 15.8.1996 to 14.8.1997; and 9504 for the period 15.8.1997 to 14.8.1997. This number includes the lives covered under the general as well as the subsidised schemes.

Statement

List of States/UTS Where the RGLIS has been Notified.

S.No.	*States/UTS*
1.	*Andhra Pradesh*
2.	*Andaman & Nicobar*
3.	*Assam*
4.	*Daman & Diu*
5.	*Dadra & Nagar Haveli*
6.	*Goa*
7.	*Gujarat*
8.	*Himachal Pradesh*
9.	*Jammu & Kashmir*
10.	*Karnataka*
11.	*Kerala*
12.	*Madhya Pradesh*
13.	*Maharashtra*
14.	*Manipur*
15.	*Orissa*
16.	*Punjab*
17.	*Rajasthan*
18	*Tamil Nadu*
19.	*Uttar Pradesh*

Cases Disposed Off by Customs, Excise and Gold (Control) Appellate Tribunal

2545. SHRI AMAR SINGH: Will the Minister of FINANCE be pleased to state:

(a) what is the number of cases disposed off by the Customs, Excise and

Gold (Control) Appellate Tribunal during the last three years;

(b) the number of cases in which penalty has been struck down alongwith the amount exceeding one crore involved in those cases; and

(e) whether Government have examined such cases in the light of earlier direction given by the Supreme Court regarding waiving of penalty by the Tribunal and if so, the details thereof and Government's reaction thereto?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHA-NAN): (a) Sir, the figures are as follows:

Year	No. of cases disposed of
1995	9,981
1996	17,073
1997	19,343
1998 (up to September)	12,767

(b) Penalty was struck down in 1549 cases during the financial years 1995-96, 1996-97 and 1997-98. In three cases the penalty struck down was more than one crore of rupees and the total amount of penalty struck down Rs. 8,15,50,904/- in these cases.

(c) Government examines decisions of the Tribunal, including in regard to waiving of penalties, in the light of the relavant provisions of the existing law and case laws.

Standardisation of Accounts of Board/ Autonomous Bodies

2546. SHRI K. RAHMAN KHAN: Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware that some of the Boards, Autonomous bodies etc. which are not incorporated under the Companies Act are not following proper accounting procedure, and there is no uniformity;

(b) whether Government would consider requesting the CAG to prepare proper accounting standards, audit and disclosures of accounts in consultation with Institute of Chartered Accountants of India for these Boards and Corporations;

(c) whether Government are aware that the Committee on Papers Laid on the Tablc of Rajya Sabha has also recommended for standardisation of the accounts of these bodies; and

(d) if so, what action has been taken in this regard?

THE MINISTER OF FINANCE (SHRI YASHWANT SINHA): (a) to (d) The matter is under consideration and a statement will be laid on the table of the House.

Kapoor Committee Recommendations on Small Sector Industries

2547. DR. B.B. DUTTA: Will the Minister of FINANCE be pleased to state:

(a) whether Government propose to implement the recommendations of Kapoor Committee relating to delivery of credit to Small Sector Industries;

(b) if so, the details thereof;

(c) whether the Reserve Bank of India has issued any guidelines to commercial Banks in this regard; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHA-NAN): (a) to (d) Reserve Bank of India (RBI) had appointed a committee under the Chairmanship of Shri S.L. Kapur, former Secretary, Department of Small Scale . Industries and Agro and Rural Industries, Government of India to look into verious problems regarding credit fly